

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 23-20490-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sean Russell Chambers
320 McKinley Ave
Pitman, NJ 08071

Kristen Marie Dugan
320 McKinley Ave
Pitman, NJ 08071

Social Security No.: **xxx-xx-3095** **xxx-xx-3725**

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on February 8, 2024.

Dated: February 8, 2024
JAN: cm

Jeanne Naughton
Clerk

In re:
Sean Russell Chambers
Kristen Marie Dugan
Debtors

Case No. 23-20490-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Feb 08, 2024

User: admin
Form ID: plncf13

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Sean Russell Chambers, Kristen Marie Dugan, 320 McKinley Ave, Pitman, NJ 08071-1320
520078045	+ Faloni Law Group, LLC, 425 Eagle Roack Ave, Suite 404, Roseland, NJ 07068-1717
520136732	+ Scolopax, LLC, c/o Weinstein & Riley, PS, 1415 WESTERN AVENUE STE 700, SEATTLE, WA 98101-2051
520078061	+ Selip & Stylianou, LLC, 10 Forest Avenue, Suite 300, PO Box 914, Paramus, NJ 07653-0914
520078069	+ WebBank, Attn: Avant, 222 N. LaSalle Street, Suite 1700, Chicago, IL 60601-1101

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 08 2024 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Feb 08 2024 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520078030	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 08 2024 20:57:00	ADS/Comenity/Overstock, PO Box 182120, Columbus, OH 43218-2120
520078031	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 08 2024 20:57:00	ADS/Comenity/Wayfair, PO Box 182789, Columbus, OH 43218-2789
520078032	+ Email/Text: backoffice@affirm.com	Feb 08 2024 20:58:00	Affirm Inc., 650 California Street, Floor 12, San Francisco, CA 94108-2716
520134166	Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2024 21:05:32	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520078033	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 08 2024 20:55:00	Aspire, P.O. Box 105555, Atlanta, GA 30348-5555
520078036	Email/Text: bankruptcy_notifications@ccsusacom	Feb 08 2024 20:58:00	CCS Payment, PO Box 55126, Boston, MA 02205-5126
520089506	Email/Text: BKPT@cfna.com	Feb 08 2024 20:55:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
520078034	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 08 2024 20:54:11	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
520078035	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 08 2024 21:05:30	Capital One Auto Finance, PO Box 259407, Plano, TX 75025-9407
520082305	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 08 2024 21:05:50	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave.

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520138887	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 08 2024 21:05:42	Dept. APS, Oklahoma City, OK 73118-7901
520093565	+ Email/PDF: ebn_ais@aisinfo.com	Feb 08 2024 21:05:20	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
520078038	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 08 2024 21:05:17	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520078040	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 08 2024 20:57:00	CitiBank, N.A., PO Box 6497, Sioux Falls, SD 57117-6497
520078039	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 08 2024 20:57:00	ComenityCB/Gamestop, PO Box 182120, Columbus, OH 43218-2120
520078041	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 08 2024 20:58:00	ComenityCapitalBank/The William, PO Box 182120, Columbus, OH 43218-2120
520078042	Email/Text: BKPT@cfna.com	Feb 08 2024 20:55:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
520078043	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 08 2024 20:54:14	Credit First/Firestone, PO Box 81083, Cleveland, OH 44181
520078044	+ Email/Text: electronicbkydocs@nelnet.net	Feb 08 2024 20:58:00	Dept of Ed/Aidvantage, PO Box 9635, Wilkes Barre, PA 18773-9635
520078046	Email/Text: BNSTAZ@capitalsvcs.com	Feb 08 2024 20:56:00	Dept of Education/Nelnet, PO Box 82561, Lincoln, NE 68501-2561
520078037	Email/Text: BNSFS@capitalsvcs.com	Feb 08 2024 20:56:00	First National Bank/FISE, PO Box 5081, Sioux Falls, SD 57117
520078047	^ MEBN	Feb 08 2024 20:49:16	Flagstar Bank, PO Box 660263, Dallas, TX 75266-0263
520134491	+ Email/Text: cashiering-administrationservices@flagstar.com	Feb 08 2024 20:58:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
520078048	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 08 2024 20:57:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520078049	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 08 2024 20:58:00	Jefferson Capital Systems, 16 McLeland Rd, Saint Cloud, MN 56303-2198
520128306	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 08 2024 20:58:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520110033	Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2024 21:05:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520078050	Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2024 21:05:19	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
520110034	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 08 2024 20:54:27	MERRICK BANK, Resurgent Capital Services, PO Box 105286, Atlanta, GA 30348
520078055	Email/Text: ml-ebn@missionlane.com	Feb 08 2024 20:55:00	Mission Lane/Tab Bank, PO Box 9201, Old Bethpage, NY 11804-9001
520078052	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 08 2024 20:54:52	Midland Credit Management, 320 E. Big Beaver Road, Ste 300, Troy, MI 48083-1271
520078053	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2024 20:57:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
520078054	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2024 20:57:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520122893	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 08 2024 20:57:00	Oollo/CWS, PO Box 9222, Old Bethpage, NY
520078056	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 08 2024 21:05:26	

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			11804-9222
520133529	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2024 20:54:14	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520078057	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 08 2024 21:16:19	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
520078058	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 08 2024 21:16:38	Premier Bankcard/First Premier, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4824
520104732	Email/Text: bnc-quantum@quantum3group.com	Feb 08 2024 20:57:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
520096811	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Feb 08 2024 21:16:31	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
520078059	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Feb 08 2024 21:16:31	Regional Acceptance Corporation, PO Box 830913, Birmingham, AL 35283-0913
520078060	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2024 21:05:18	Resurgent/LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
520078062	+ Email/Text: bankruptcy@sw-credit.com	Feb 08 2024 20:58:00	Southwest Credit Systems, 4120 International Pkwy, Ste. 1100, Carrollton, TX 75007-1958
520130186	Email/Text: bankruptcy@springoakscapital.com	Feb 08 2024 20:55:00	Spring Oaks Capital SPV, LLC, PO BOX 1216, CHESAPEAKE, VA 23327-1216
520078063	^ MEBN	Feb 08 2024 20:49:34	State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
520078064	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 08 2024 21:16:29	SyncB/Amazon, PO Box 965060, Orlando, FL 32896-5060
520078065	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 08 2024 20:54:53	SyncB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
520078066	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 08 2024 20:54:51	SyncB/PPC, PO Box 965005, Orlando, FL 32896-5005
520137080	+ Email/PDF: ebn_ais@aisinfo.com	Feb 08 2024 21:05:29	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520078067	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 08 2024 21:16:22	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
520092404	+ Email/Text: tdebn@credbankserv.com	Feb 08 2024 20:56:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
520078068	^ MEBN	Feb 08 2024 20:49:47	TDRCS/Samsung, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
520101529	+ Email/Text: electronicbkydocs@nelnet.net	Feb 08 2024 20:58:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
520080104	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Feb 08 2024 20:54:15	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520078070	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 08 2024 20:58:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 57

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520078051	##+	Mantua Township - Municipal Court, 405 Main Street, Mantua, NJ 08051-1002

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TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor FLAGSTAR BANK N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Richard S. Hoffman, Jr.	on behalf of Joint Debtor Kristen Marie Dugan rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
Richard S. Hoffman, Jr.	on behalf of Debtor Sean Russell Chambers rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6